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5595 NW 27th Place
Ocala, FL 34482

October 27, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 S. Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

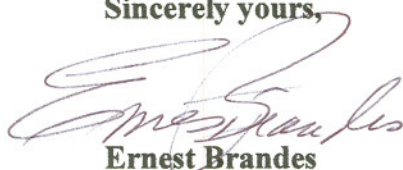
It has come to our attention that Wal-Mart stores is once again trying to secure banking powers to put a Wal-Mart bank in each of its stores.

It is bad enough that the big box stores of today have put out of business the small clothing store, 5 & Dime, lumber yard, plumbing supplier, auto repair shops, etc. that served their communities for decades. These stores have no local affiliations and are driven only by the corporate bottom line expectations.

Wal-mart has allowed local community banks to set up shop in their stores to establish the clientele base in anticipation of approval to enter the banking business. At that time they will remove the local bank and replace it with their own.

They are a superstore and should remain that. Don't let another local institution, the community bank, disappear. They are the source of local investment, loans and community participation. Deny Wal-Mart's request to gain banking powers. Thank you.

Sincerely yours,



Ernest Brandes